

A2  
selection of the financial assumption button 910 of the main frame in accordance with an embodiment of the present invention. In this frame 1000, one or more financial assumptions may be generated which, in turn, may be used in the calculations for determining the impact on attaining the financial goals of the user. As illustrated in Figure 10, illustrative financial assumption may include the current salary 1002 of a user, expected rate increase in salary 1004, rate of return on savings 1006, risk tolerance of the user (low, medium or high) 1008, calculation date 1010, and expected inflation rates 1012 for each of the financial goals (i.e., expected inflation rates for college education, toys (such as electronics, sporting goods, and other non-essential goods), allowance, retirement, savings, furniture, home, automobile, and vacation). In one embodiment, the user may be permitted to adjust these financial assumptions. In another embodiment, the user may be able to import relevant information into the financial assumptions from various applications including financial management and planning application such as, for example, QUICKEN® and TURBO TAX®.

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-Page 37, paragraph starting on line 9 and paragraph starting on line 24:

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A3  
In one embodiment of the present invention, the step of adding an additional option to the option range of the financial goal further includes selecting a provider such as an automobile manufacture like SATURN®, and selecting an option provided by the selected provider such as, for example a SATURN SL®. The selected option is then added to the option range of the financial goal. As an option, the selected provider may be selected from a list of a plurality of providers (e.g., a list of automobile manufactures).

Figure 13 is a flowchart illustrating a method for brokering and outsourcing in a financial manager. First, in operation 1300, at least one financial goal is displayed to a user such as a goal of obtaining a new car. The financial goal has an option range includes at least one option for the goal. For example, in the goal for obtaining a new car, the options may comprise different models of cars that the user may wish to obtain such as a HONDA CIVIC®, a TOYOTA CAMRY®, or a BMW 540i®. Subsequently, in operation 1302, the user is permitted to add an additional option to the option range of the financial goal such a new model of car such as a SATURN SL®. The user is further permitted to adjust one or more preferences relating to attaining the financial goal. See operation 1304. Also, one of the options of the option range of the financial goal may be

A3 selected based on the adjusted preference. This selection is done by determining which option in the option range best fits the preferences of this option and the preferences for the other financial goals of the user. Such selected option may also be displayed to the user. See operation 1306.

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-Page 39, Paragraph Starting On Line 15 To Page 42, Line 36:

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A4 EXAMPLE I

Let's say you're used to driving a CAMRY® and you're considering buying a BMW®.

How do you know if you can afford it?

More generally, how do you know if you can afford something?

Well, you could turn to QUICKEN®.

But what does QUICKEN® do for you? They basically took my checkbook and put it on the screen. It's incredibly useful in lots of ways, and has lots of fancy features, but does it answer my question?

After all, there's a sense in which if I really want it, I can probably afford most purchases I would bother to seriously consider.

But think about it. It's not about numbers. It's about the tradeoffs you'll have to make. Whether you can afford the car really depends on the kinds of compromises you'll have to make in other areas of your life. Will you still be able to go on vacation this Christmas? The monthly car figures just can't tell you.

So deciding you can afford something is really a question of determining what the tradeoffs are, and deciding you're comfortable with them.

Personal Choice Point is an approach to managing your money with just this idea in mind.

{Show the application}

Rather than focus on individual transactions, Personal Choice Point allows you to manage your finances by adjusting your goals and examining the impact on other goals –

goals like those you see here – housing, vacation, savings, retirement, and so on. These are just those that might correspond to one typical person.

Personal Choice Point hides the finances and the numbers and basically lets me see what's possible with what I have and what I want. The focus changes from my accounts, to my life.

{Click on the Car picture}

Right now, based on my preferences, I'm set to get a CAMRY® in 40 months, but suppose I want to get a BMW®. At an earlier point I'd specified the range of cars I'd consider getting. So now I can raise my quality expectations for cars.

{Raise the quality expectation ("The Best" slider) to the highest point}

So now we see a number of changes have taken place. We see we're getting our BMW®, but we've had to make sacrifices in other areas.

We see, for example, that the house is starting to fade away, that means we have to wait longer for it. And notice that now we're going camping when before we were going to CLUB MED®. A summary of the changes is listed down here. Note that these changes are not financial changes, they're changes to my lifestyle.

So can we afford the car? Well, if we're satisfied with these tradeoffs then yes.

Otherwise, we either can't afford the car, or we can try to find a set of tradeoffs we are comfortable with. For example, I may really want to go on that beach vacation.

{Click outside the changes box on the bottom to retrieve the control panel}

So let's raise the priority of the vacation.

{Click on the vacation – should be camping now - to select it }

{Click very high on the priority to raise the priority of vacation }

Now we see we got our beach vacation back...

{Click the space bar to toggle the highlighting}

...but the house is getting either further away. So we can continue this until we find an outcome we're happy with, or – as most of us wind up having to do – the one we're most willing to live with...

AP So why would a financial services company care about this? Or a products company? Or any company for that matter?

Well for one, There's an incredible amount of information about the user here. Personal Choice Point would provide an unprecedented wealth of data not just on what consumers intend to buy, but on what they would consider buying, and, in effect, the financial conditions under which they would do so. This enables both very precise marketing to individuals and insight into markets for various products. If I know you're buying a CAMRY® in 15 months, then I know when you'll need a car loan.

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-Page 43, Line Starting On Paragraph 31 Up To Page 43, Line 19:

(N.E.)  
AS Here we see the range of options we've specified for our car. We see, for example, that in order of increasing desirability we've indicated a CIVIC®, CAMRY®, and BMW 540®. Now suppose we want to replace the CIVIC® with another modest choice, a SATURN®. So we'll delete the CIVIC®:

{Highlight the "HONDA CIVIC®" in the option range List Box and then click "Delete"}

Now we'll add the SATURN®:

{Click on "Add" button. A dialog will popup to enable you to select a manufacturer. Scroll down list of manufacturers by clicking repeatedly on down arrow at bottom of select manufacturer dialog.

Double click on SATURN®. A window with SATURN®'S web site should pop up.}

What we've done is illustrate this outsourcing potential by integrating the SATURN® Web Site. We can now configure the SATURN® we want on their site and incorporate these options into Personal Choice Point.

{- Click on a few options: e.g. air conditioning, ABS, am/fm cassette...

Scroll down and press "see your window sticker"}

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The options reflected here are now integrated into Personal Choice Point.

{Close the SATURN® window (click on "X" in upper right corner of SATURN® Window)}

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**IN THE DRAWINGS:**

Please substitute Figure 2A with the new Figure 2A attached herein to this amendment as  
Appendix B.